Electronic Acknowledgement Receipt				
EFS ID:	1476248			
Application Number:	09751900			
International Application Number:				
Confirmation Number:	9152			
Title of Invention:	METHODS AND SYSTEMS FOR DETERMINING ROLL RATES OF LOANS			
First Named Inventor/Applicant Name:	Hartley C. Starkman			
Correspondence Address:	John S. Beulick  Armstrong Teasdale LLP  One Metropolitan Sq., Suite 2600  -  St. Louis MO 63102  US 3146215065  -			
Filer:	Daniel M. Fitzgerald/Gail Maloney			
Filer Authorized By:	Daniel M. Fitzgerald			
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Receipt Date:	30-JAN-2007			
Filing Date:	29-DEC-2000			
Time Stamp:	14:36:51			
Application Type:	Utility			
Pavment information:	•			

## Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$1700
RAM confirmation Number	2035

Deposit Account 012384

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)		
1	Issue Fee Payment (PTO-85B)	IssueFeeTransmittal.pdf	90130	no	1		
Warnings:							
Information:							
2	Post Allowance Communication - Incoming	CommentsonStatementofRe asons.pdf	39495	no	1		
Warnings:							
Information:							
3	Miscellaneous Incoming Letter	DrawingsTransmital.pdf	24815	no	1		
Warnings:							
Information:							
4	Drawings	ReplacementDrawingSheets. pdf	54030	no	4		
Warnings:							
Information:							
5	Fee Worksheet (PTO-06)	fee-info.pdf	8316	no	2		
Warnings:							
Information:							
		Total Files Size (in bytes):	2	16786			

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.